



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

21-06439 BKAOD01

BROCK & SCOTT, PLLC

302 Fellowship Rd, Suite 130

Mount Laurel, NJ 08054

(844) 856-6646

Attorneys for Freedom Mortgage Corporation

In Re:

WILLIAM J LEIGHTON aka William Leighton, Jr.

Order Filed on March 13, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 19-25452-JNP

Hearing Date: \_\_\_\_\_

Judge: JERROLD N.  
POSLUSNY, JR

Chapter: 13

Recommended Local Form

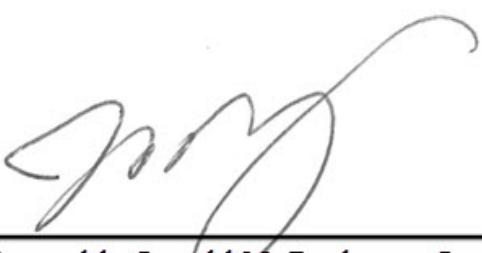
Followed

Modified

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: March 13, 2023**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant:	<u>Freedom Mortgage Corporation</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock &amp; Scott, PLLC</u>
Debtor's Counsel:	<u>Joseph J. Rogers, Esquire</u>
Property Involved ("Collateral"):	<u>179 Pennsbury Ln, Woodbury, NJ 08096</u>

- Relief sought:
- Creditor's Certification of Default
  - Motion to Dismiss
  - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor(s)' future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
  - The Debtor is overdue for 4 months, from November 1, 2022 to February 1, 2023.
  - The Debtor is overdue for 4 payments at \$1,767.55 per month.
  - Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.
  - There is currently \$252.45 being held in Debtor's suspense account.

**Total Arrearages Due: \$6,817.75**
2. Debtor must cure all post-petition arrearages, as follows:
  - Immediate payment shall be made in the amount of \$5,600.00. Payment shall be made no later than March 15, 2023.
  - Immediate payment shall be made in the amount of \$1,217.75. Payment shall be made no later than March 31, 2023.
  - Beginning on March 1, 2023, regular monthly mortgage payments in the amount of \$1,767.55 shall resume.
  - Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.
  - The amount of \$ \_\_\_\_\_ shall be capitalized in the debtor(s)' Chapter 13 plan. Debtor(s) shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

Immediate payment:   
 Freedom Mortgage / Attn: Bankruptcy  
 Department, 10500 Kincaid Drive, Fishers, IN  
 46037

Regular monthly payment:   
 Freedom Mortgage / Attn: Bankruptcy  
 Department, 10500 Kincaid Drive, Fishers, IN  
 46037

Monthly cure payment:

4. In the event of Default:

If the Debtor fails to make any of the immediate payments specified above, or fails to make any regular monthly payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

The fees and costs are payable:

through the Chapter 13 plan.

to the Applicant within \_\_\_\_\_ days.

Attorneys' fees are not awarded.

In re:  
William J Leighton  
Debtor

Case No. 19-25452-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Mar 15, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ William J Leighton, 179 Pennsbury Lane, Woodbury, NJ 08096-5149

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor William J Leighton jjresq@comcast.net jjrogers0507@gmail.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbeef@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Mar 15, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7